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JC918 U.S. PTO  
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12/04/00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shlomo Nahmias

Invention: METHOD OF PROVIDING A CREDIT CARD DRIVEN TUITION  
INCENTIVE AWARDS PROGRAM

Agent's Doc. No.: NAHS10A

Paper Number:  
attached to application

Honorable Commissioner of  
Patents and Trademarks  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Attached hereto is Form PTO-1449 listing documents  
believed relevant to the subject application. It is respectfully  
requested that these documents be considered by the examiner and  
an initial copy of the form(s) be returned to the undersigned.

A best copy of each document in agent's possession  
is enclosed, some documents may have marking thereon. No  
significance is meant to be attached to the markings.

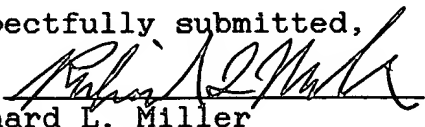
The relevance of the documents is as indicated in the  
background portion of the specification.

There is no serial number or filing date because the  
information disclosure statement is being submitted with the  
application.

This disclosure statement should not be construed as a  
representation that a search has been made or that no other  
material information as defined in C.F.R. sec. 1.56(a) exists.

It is believed that this disclosure complies with the  
requirements of 37 C.F.R. secs. 1.56, 1.97, and 1.98 and the  
Manual of Patenting Examining Procedure sec. 609. If for some  
reason the examiner considers otherwise, it is respectfully  
requested that the undersign be called so that any deficiencies  
can be remedied.

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Respectfully submitted,  
BY:   
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Agent for Applicant

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Date: October 18, 2000

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